

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dale Keith Stokes
 Julia Marie Stokes
 Debtors

Case No. 12-11476-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 138NEW

Page 1 of 2
 Total Noticed: 64

Date Rcvd: Jul 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2016.

db/jdb
 smg +Dale Keith Stokes, Julia Marie Stokes, 417 Golden Drive, Blandon, PA 19510-9654
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12730501 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12675628 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 12675629 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 12675630 +Bank Of America, 301 Rockerimmon Blvd, Colorado Springs, CO 80919-2303
 12688285 +Bank Of America, N.A., as Servicer, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 12675631 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 12734260 +Bank of America, N.A., c/o Prober & Raphael, A Law Corp., 20750 Ventura Blvd, Suite 100,
 Woodland Hills, Ca 91364-6207
 12741407 Bank of America, N.A., c/o PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR,
 P.O. Box 4365, Woodland Hills, CA 91365-4365
 12815753 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market St., Ste 5000,
 Phila. PA 19106-1541
 12675632 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 12815971 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13524325 +Carrington Mortgage Services, 1610 E St. Andrew Place #B150, Santa Ana, CA 92705-4931
 13524695 +Carrington Mortgage Services, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,
 King of Prussia, PA 19406-4702
 13552165 +Carrington Mortgage Services, LLC, Bankruptcy Department, 1600 South Douglass Road,
 Anaheim, CA 92806-5948
 12675633 +Cbalv/allentown Munici, 1325 Oxford Dr, Allentown, PA 18103-9652
 12675634 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 12675635 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 12675636 +Chase-pier1, P.o. Box 15298, Wilmington, DE 19850-5298
 12675637 +Citibank, Po Box 22828, Rochester, NY 14692-2828
 12681528 +Citibank N.A., c/o Citibank (South Dakota), N.A., ATTN: Claims Dept. MC 2135,
 701 E 60th Street North, Sioux Falls, SD 57104-0432
 12675639 +Discovery Federal Cr U, 2744 Century Blvd, Wyomissing, PA 19610-3345
 12675640 +Fashion Bug, Po Box 84073, Columbus, GA 31908-4073
 12675641 +First Usa Bank N A, 3565 Piedmont Rd Ne, Atlanta, GA 30305-8202
 12675646 +Gtww/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 12675647 +Hb Fsb, Po Box 8633, Elmhurst, IL 60126-8633
 12675649 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 12675650 +Hsbc/elder, Po Box 15221, Wilmington, DE 19850-5221
 12675651 +Hsbc/rs, 90 Christiana Rd, New Castle, DE 19720-3118
 12675652 +Hsbc/rs, Po Box 5253, Carol Stream, IL 60197-5253
 12703619 KNBT, P.O. Box 547, Boyertown, PA 19512-0547
 12675655 +National Penn Bank, 236 Brodhead Road, Bethlehem PA 18017-8937
 12711153 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 12675656 +Pnc Bank Na, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 12675657 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 12675658 +Sovereign Bank, 865 Brook St, Rocky Hill, CT 06067-3444
 12675659 +Student Loan Corp, 701 E 60th St N, Sioux Falls, SD 57104-0432
 12675660 +Td Rcs/b Moss, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 12675661 +Uac/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 12675662 +Union Accept, 250 N Shadeland A, Indianapolis, IN 46219-4959
 12675663 +Wffinacct, Po Box 10475, Des Moines, IA 50306-0475
 12675664 +Wffnatlbnk, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jul 16 2016 01:45:05 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTIC1@state.pa.us Jul 16 2016 01:43:43
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 16 2016 01:45:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12687083 E-mail/Text: mrdiscen@discover.com Jul 16 2016 01:43:18 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 12675638 +E-mail/Text: mrdiscen@discover.com Jul 16 2016 01:43:18 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 12921671 +E-mail/Text: DSLBKYP@discover.com Jul 16 2016 01:45:21 Discover Student Loans,
 PO Box 30925, Salt Lake City, UT 84130-0925

District/off: 0313-4

User: Lisa
Form ID: 138NEW

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Total Noticed: 64

Date Rcvd: Jul 15, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12709028 E-mail/PDF: gecsedirecoverycorp.com Jul 16 2016 01:47:31 GE Capital Retail Bank,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
12675642 E-mail/PDF: gecsedirecoverycorp.com Jul 16 2016 01:47:42 Gecrb/jcp, Po Box 984100,
El Paso, TX 79998
12675643 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2016 01:47:42 Gecrb/lowbrc, Po Box 956005,
Orlando, FL 32896-0001
12675644 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2016 01:47:42 Gecrb/sams Club, Po Box 981400,
El Paso, TX 79998-1400
12675645 +E-mail/PDF: gecsedirecoverycorp.com Jul 16 2016 01:47:55 Gecrb/smrtcn, Po Box 965005,
Orlando, FL 32896-5005
12675648 +E-mail/Text: bankruptcy@hccredit.com Jul 16 2016 01:47:06 Hc Processing Center,
203 E Emma Ave Ste A, Springdale, AR 72764-4625
12675653 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 16 2016 01:43:21 Kohls/capone,
Po Box 3115, Milwaukee, WI 53201-3115
12675654 +E-mail/Text: bankruptcy@fult.com Jul 16 2016 01:47:06 Lafayette Ambassador B,
Po Box 25091, Lehigh Valley, PA 18002-5091
12708993 +E-mail/Text: bncmail@w-legal.com Jul 16 2016 01:45:05 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12731161 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 16 2016 01:47:33
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
12708825 E-mail/PDF: rmscedirecoverycorp.com Jul 16 2016 01:47:33
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A., as Servicer
cr* +Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
cr* GE Capital Retail Bank, c/o Recovery Management Systems Corporat,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12730502* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12924640* +Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
12924661* +Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Bank Of America, N.A., as Servicer, ecffmail@mwc-law.com
DAVID W. TIDD on behalf of Joint Debtor Julia Marie Stokes bankruptcy@davidtiddlaw.com
DAVID W. TIDD on behalf of Debtor Dale Keith Stokes bankruptcy@davidtiddlaw.com
FREDERICK L. REIGLE ecffmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JEFFREY T GROSSMAN on behalf of Creditor Bank of America, N.A. jgrossman@grossmanfirm.com,
jottinger@grossmanfirm.com; jschwartz@grossmanfirm.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N.A., et al
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LEEANE O. HUGGINS on behalf of Creditor Carrington Mortgage Services pakb@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecffmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS A. LEE, III on behalf of Creditor Capital One NA notices@becket-lee.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Dale Keith Stokes and Julia Marie
Stokes

Debtor(s)

Bankruptcy No: 12-11476-ref
Chapter: 13

NOTICE

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

400 Washington Street
Suite 300
Reading, PA 19601

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 7/15/16